

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Thomas Michael Powley  
 Debtor

Case No. 17-13459-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Nov 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2018.

db +Thomas Michael Powley, 122 Partridge Lane, North Haverhill, NH 03774-5523  
 13994362 Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280  
 13919405 +Discover Bank, 502 E. Market Street, Greenwood, DE 19950-9700  
 13919407 +Financial Plus CU, G3381 Van Slyke Road, Flint, MI 48507-3263  
 13919409 #+Holly Renee Powley, 107 West Great Plains Trail, Harker Heights, TX 76548-7461  
 13919410 John Deere Financial, PO BOX 6600, Johnston, IA 50131-6600  
 13986929 +John Deere Financial, f.s.b., PO Box 6600, Johnston, IA 50131-6600  
 13919412 +Realty Professional Group LLC, 101 South Lime Street, Quarryville, PA 17566-1233  
 13957972 +Reese, Samley, Wagenseller, Mecum & Longer P.C., 120 North Shippen Street,  
 Lancaster, PA 17602-2926  
 13927955 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Nov 20 2018 02:46:31 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 20 2018 02:46:19  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 20 2018 02:46:28 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13919404 +EDI: CITICORP.COM Nov 20 2018 07:52:00 CITI, PO Box 6241, Sioux Falls, SD 57117-6241  
 13919411 EDI: CBSAAFES.COM Nov 20 2018 07:48:00 Military Star, 3911 S. Walton Walker Boulevard,  
 Dallas, TX 75236

13994095 EDI: CBSAAFES.COM Nov 20 2018 07:48:00 Army & Air Force Exchange Services, Attention GC-G,  
 3911 S. Walton Walker Blvd., Dallas, TX 75236

13919406 EDI: DISCOVER.COM Nov 20 2018 07:51:00 Discover Financial Services LLC, PO Box 15316,  
 Wilmington, DE 19850

13923711 EDI: DISCOVER.COM Nov 20 2018 07:51:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025

13929030 +EDI: DISCOVERPL Nov 20 2018 07:48:00 Discover Personal Loans, PO Box 30954,  
 Salt Lake City, UT 84130-0954

13919408 +E-mail/Text: bankruptcy@fult.com Nov 20 2018 02:46:39 Fulton Bank, 1695 E. State Street,  
 East Petersburg, PA 17520-1328

13954698 +E-mail/Text: bankruptcy@fult.com Nov 20 2018 02:46:39 Fulton Bank, N.A.,  
 Special Assets 5th Floor, One Penn Square, Lancaster, PA 17602-2853

13919413 +EDI: RMSC.COM Nov 20 2018 07:53:00 SYNCEB/Lowes, PO Box 965005, Orlando, FL 32896-5005  
 13919414 +EDI: TFSR.COM Nov 20 2018 07:48:00 Toyota Motor Credit Company,  
 240 Gibraltar Road, Suite 260, Horsham, PA 19044-2387

14040385 EDI: BL-TOYOTA.COM Nov 20 2018 07:51:00 Toyota Motor Credit Corporation,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 21, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Stacey  
Form ID: 318

Page 2 of 2  
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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,  
J100@ecfcbis.com  
JEROME B. BLANK on behalf of Creditor Fulton Bank, N.A. paeb@fedphe.com  
MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation  
bkgroup@kmlawgroup.com  
MATTHEW C. SAMLEY on behalf of Debtor Thomas Michael Powley MCS@TrustMattersMost.com,  
paralegal@trustmattersmost.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <b>Thomas Michael Powley</b>     | Social Security number or ITIN | <b>xxx-xx-5588</b> |
|  | First Name Middle Name Last Name | EIN                            | __-____            |
| Debtor 2   |                                  | Social Security number or ITIN | _____              |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-____            |
| United States Bankruptcy Court <b>Eastern District of Pennsylvania</b> |                                  |                                |                    |
| Case number: <b>17-13459-mdc</b>                                       |                                  |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Thomas Michael Powley

11/19/18

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**